

# CONFIDENTIAL

Graph Compa

Preparers Email:

Servicer Name: Aggregate

Data for the Month of: January 2008

January, 2008  
15

February, 2008  
0

Portfolio				
By Product	UPB (\$MM)	Units	UPB (\$MM)	Units
FHA	\$2,840	23,782	\$0	0
VA	\$1,053	7,386	\$0	0
VA Vendee	\$105	1,522	\$0	0
Conforming Conventional	\$255,028	1,072,539	\$0	0
Prime (Non-conforming - Jumbo)	\$160,252	325,879	\$0	0
Alt-A	\$44,969	129,539	\$0	0
Subprime	\$165,204	797,409	\$0	0
Home Equity (non-subprime)	\$11,526	159,668	\$0	0
HELOC	\$24,004	346,921	\$0	0
HLTV	\$6,402	110,164	\$0	0
Manufactured Housing	\$1,549	26,565	\$0	0
Other (define if used)	\$38,115	126,654	\$0	0
<b>Total</b>	<b>\$711,047</b>	<b>3,128,028</b>	<b>\$0</b>	<b>0</b>

By Loan Type	UPB (\$MM)	Units	UPB (\$MM)	Units
ARMs	\$368,061	1,104,827	\$0	0
Fixed Rate	\$318,152	1,666,433	\$0	0
HELOC	\$24,834	356,768	\$0	0
<b>Total</b>	<b>\$711,047</b>	<b>3,128,028</b>	<b>\$0</b>	<b>0</b>

Collections			Total	Total
1 Right Party Contact			23.53%	#DIV/0!
2 Promise to Pay Success Rate			73.73%	#DIV/0!
3 Abandonment Rate			5.62%	#DIV/0!
4 Average Seconds to Answer			73	#DIV/0!

Loss Mitigation		Total	Total
5 Loss Mitigation - Accounts per FTE (Full Time Employee)		160.35	#DIV/0!
6 Number of Workouts Initiated per Month (# Units)		49,341	0
6a) Prime Number of Workouts Initiated per Month (# Units)		9,855	0
6b) Alt-A Number of Workouts Initiated per Month (# Units)		2,232	0
6c) Subprime Number of Workouts Initiated per Month (# Units)		37,254	0
7 Number of Workouts Closed per Month (# Units)		16,044	0
7a) Prime Number of Workouts Closed per Month (# Units)		2,229	0
7b) Alt-A Number of Workouts Closed per Month (# Units)		582	0
7c) Subprime Number of Workouts Closed per Month (# Units)		13,233	0

Workouts Closed By Type - Total Workouts Should Equal Line 44 Above				
	Units	%	Units	%
8 Account Paid Current	2,067	12.88%	0	
9 Deed-in-lieu	58	0.36%	0	
10 Short Sale	872	5.44%	0	
11 Paid-in-Full	3,702	23.07%	0	
12 Modification (Include Modification Only in First Category that Applies, See Definition 12)	5,630	35.09%	0	
12a) Freezing Interest Rate at the Initial/Start Rate for Less Than 5 Years	473	2.95%	0	
12b) Freezing Interest Rate at the Initial/Start Rate for 5 Years or Greater	212	1.32%	0	
12c) Reducing the Interest Rate Below the Initial/Start Rate	2,907	18.12%	0	
12d) Reducing the Interest Rate Below Scheduled Reset Rate, but Above Start Rate	51	0.32%	0	
12e) Extension of Terms	248	1.55%	0	
12f) Reduction in Principal Balance	268	1.67%	0	
12g) Other Modifications	1,471	9.17%	0	
13 Forbearance Plan	3,494	21.78%	0	
14 Other Loss Mitigation (Note Sale, Third Party Sale, etc.)	221	1.38%	0	
<b>Total</b>	<b>16044</b>	<b>100%</b>	<b>0</b>	<b>0%</b>

15 Foreclosure Sale / REO (Real Estate Owned)		10,202		0
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ARM Reset Volume			Total	Total
16 Total ARM Reset Volume as of the current reporting month (# Units)			16,434	0
16a) Alt-A ARM Resets (# Units)			358	0
16b) Subprime ARM Resets (# Units)			16,076	0
17 ARM Reset Volume - Paid Off (# Units) as of ARM reset date			7,090	0
17a) Alt-A - Paid Off as of ARM Reset Date (# Units)			116	0
17b) Subprime - Paid Off as of ARM Reset Date (# Units)			6,974	0
18 ARM Reset Volume - Delinquent (# Units) as of ARM reset date			4,249	0
18a) Alt-A - Delinquent as of ARM Reset Date (# Units)			121	0
18b) Subprime - Delinquent as of ARM Reset Date (# Units)			4,128	0
19 ARM Reset Volume - Current (# Units) as of ARM reset date			8,269	0
19a) Alt-A - Current as of ARM Reset Date (# Units)			886	0
19b) Subprime - Current as of ARM Reset Date (# Units)			7,383	0
20 Projected ARM Reset Volume (# Units)			12,906	598
20a) Alt-A - Projected Paid Off as of ARM Reset Date (# Units)			1	0
20b) Subprime - Projected Paid Off of ARM Reset Date (# Units)			3,163	0
20c) Alt-A - Projected Outstanding Loans as of ARM Reset Date (# Units)			67	13
20d) Subprime - Projected Outstanding Loans as of ARM Reset Date (# Units)			9,675	585

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## Additional Comments:

### Definitions

1. [The number of contacts through outbound calls where the collector spoke directly with a borrower] divided by [The number of dialer-based and manual outbound collections calls]
2. [The number of instances where borrowers made their mortgage payment subsequent to a corresponding Promise to Pay] divided by [The number of promises made by borrowers to make their mortgage payment as a result of collections calls]
3. Number of abandoned calls as a percent of inbound calls. Abandoned calls are defined as the number of inbound collections calls where the borrower terminated the call after he/she was placed on hold - No calls should be excluded from these figures based on a time delay (i.e. measured after IVR and with zero second delay).
4. Average Collections Calls Wait Time (in seconds): The average time a borrower waits to speak to a servicing associate - The calculation should measure the number of seconds between when borrowers are placed on hold to when a servicing associate takes the call. (This is measured after IVR, with zero second delay.)
5. Please state the average number of workout case files handled by a Loss Mitigation processor or counselor.
6. Sum of Accounts Paid Current, Deeds-in-lieu, Short Sales, Paid-in-Fulls, Modifications, Forbearance Plans, and other Loss Mitigation resolutions initiated per month.
7. Sum of Accounts Paid Current, Deeds-in-lieu, Short Sales, Paid-in-Fulls, Modifications, Forbearance Plans, and other Loss Mitigation resolutions completed per month.
8. Account brought contractually current.
9. Deed-in-lieu of Foreclosure is defined as the voluntary conveyance of the property from the borrower to the lender in return for the forgiveness of the debt, ultimately placing the lender/servicer in possession of the property.
10. Short Sale (Short Payoff) is defined as the situation in which the lender agrees to accept an amount that is less than the total indebtedness due in full satisfaction of the borrower's mortgage debt.
11. Paid in Full is defined as the outstanding indebtedness being completely satisfied and the mortgage subsequently discharged.
12. A loan Modification is defined as a written agreement between the borrower and the lender to permanently alter one or more of the terms of the original agreement. A modification may consist of a reduction of the interest rate, capitalization of delinquent payments, extension of the duration of the note, conversion of the repayment terms from ARM to Fixed ( or vice versa).  
Include modification only in first category that applies. For example, if a modification includes a "12e) Extension of Terms" and a "12f) Reduction in Principle Balance", include it only in "12e) Extension of Terms".
13. Forbearance Plan is defined as a formal, written agreement between the loan servicer and the mortgagor(s) that outlines a repayment plan consisting of a duration of 3 months or more.
14. Other includes Note Sales and any alternative loss mitigation methodologies that a servicer may employ to minimize loss severity.
15. Loans that went to foreclosure sale and/or into REO inventory.
16. Includes loans scheduled for the initial ARM reset during the current reporting month. Includes all active loans, as well as loans that paid off at any time during the 3 months prior to the reset date.
17. Number of loans that paid-in-full anytime during the period from at least 3 months prior to the reset date.
18. Number of loans that were delinquent as of the month-end prior to the initial reset date. (i.e. for ARMs resetting in September, state the number of loans delinquent as of August month-end). Delinquent should be calculated according to the MBA delinquency methodology and include all 30 Plus Day delinquent accounts. Bankruptcy and Foreclosure should be included with the delinquent calculation. REO assets should be excluded.
19. Number of loans that were current as of the month-end prior to the initial reset date. (i.e. for ARMS resetting in September, state the number of loans delinquent as of August month-end.) Current status should be calculated according to the MBA delinquency methodology and include all loans less than 30 days delinquent. Bankruptcy, foreclosure and REO assets should be excluded.
20. Number of loans active as of the current reporting date that are scheduled for an initial ARM reset in the next three months.